

SERFF Tracking Number: UHLC-128151038 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: LA25503S2
 TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
 Select 2010
 Product Name: GROUP MEDICARE SELECT PLANS
 Project Name/Number: ADVERTISING/LA25503S2

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SELECT PLANS SERFF Tr Num: UHLC-128151038 State: Arkansas

TOI: MS07G Group Medicare Supplement - Medicare Select 2010

SERFF Status: Closed-Filed-Closed

State Tr Num:

Sub-TOI: MS07G.003 Plan C 2010

Co Tr Num: LA25503S2

State Status: Filed-Closed

Filing Type: Advertisement

Author: Tammy Frederick

Reviewer(s): Stephanie Fowler

Date Submitted: 03/07/2012

Disposition Date: 03/19/2012

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ADVERTISING

Status of Filing in Domicile: Not Filed

Project Number: LA25503S2

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 03/19/2012

State Status Changed: 03/19/2012

Deemer Date:

Created By: Tammy Frederick

Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: LA25503S2

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement.

The website GoLong.com referenced in the advertising is in the final stages of development. Until the site is completed, filed, and approved by the Alabama state DOI, prospective customers who enter the GoLong.com address into their browser will link to the Alabama approved interim landing pages, WB25343ST, WB25344ST, WB25125ST (9/11) which were approved by the Department on 09/29/11 under SERFF tracking number UHLC-127624787. These landing pages offer the user the opportunity to request product information to be sent to them, and/or they can click a link that will take

SERFF Tracking Number: UHLC-128151038 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: LA25503S2
TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010
Product Name: GROUP MEDICARE SELECT PLANS
Project Name/Number: ADVERTISING/LA25503S2

them to aarpmedicareplans.com, where more product information is available.

The enclosed materials will be utilized with the following which were approved by the Department 11/5/09, under State Tracking number 43459 .

Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)
Plan Benefit Tables: BT25 – BT33
BT002 ST AB, CF, KLN
BT002 ST CCSelect,
BT002 ST FFSelect
Plan Overviews: POV3, POV4
Rules & Disclosures: RD4, RD5
Premium Rate Pages: MRP0002 (Med Select), MRP0004 (Med Select)

The following enrollment application(s) will be used with the enclosed advertising material(s) approved by the Department on 11/13/09 under State Tracking Number 43696: S75646IMMAR01 01B, S93042MNMMAR01 01B, S94340MNMMAR01 01B.

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in GU25003AR which was approved by the Department on 11/3/09 under State Tracking Number 43646.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number:
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

SERFF Tracking Number: UHLC-128151038 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: LA25503S2
TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010
Product Name: GROUP MEDICARE SELECT PLANS
Project Name/Number: ADVERTISING/LA25503S2

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: 3 components @ \$50.00 each
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$150.00	03/07/2012	56929698

SERFF Tracking Number: UHLC-128151038 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: LA25503S2
TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010
Product Name: GROUP MEDICARE SELECT PLANS
Project Name/Number: ADVERTISING/LA25503S2

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/19/2012	03/19/2012

SERFF Tracking Number:	UHLC-128151038	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	
Company Tracking Number:	LA25503S2		
TOI:	MS07G Group Medicare Supplement - Medicare Sub-TOI:		MS07G.003 Plan C 2010
	Select 2010		
Product Name:	GROUP MEDICARE SELECT PLANS		
Project Name/Number:	ADVERTISING/LA25503S2		

Disposition

Disposition Date: 03/19/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-128151038 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: LA25503S2

TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010

Product Name: GROUP MEDICARE SELECT PLANS

Project Name/Number: ADVERTISING/LA25503S2

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes

SERFF Tracking Number: UHLC-128151038 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: LA25503S2

TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010

Product Name: GROUP MEDICARE SELECT PLANS

Project Name/Number: ADVERTISING/LA25503S2

Form Schedule

Lead Form Number: LA25503S2

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Status							
Filed-Closed 03/19/2012	LA25503S2	Advertising	LETTER	Initial		45.000	LA25503S2.pdf
Filed-Closed 03/19/2012	LA25504S2	Advertising	LETTER	Initial		45.000	LA25504S2.pdf
Filed-Closed 03/19/2012	LA25507S1	Advertising	LETTER	Initial		45.000	LA25507S2.pdf

*{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

**Serenity can start here.
Get help with some of the costs
not paid by Medicare.**

*[CC02XXXXST: Callout below prints when reply by date is on the record layout
(Johnson Box)]*

**Reply by [XX/XX/XXXX]
for your earliest plan start date.**

*[CC02AXXXST: Callout below prints when reply by date is not on the record
layout (Johnson Box)]*

Please apply for a [XX/XX/XXXX] start date.

Join the [2.9 million] members* who have already chosen AARP Medicare
Supplement Insurance Plans

Get coverage for some of the out-of-pocket expenses not paid by Medicare

Keep your own doctor if he or she accepts Medicare patients

Enjoy guaranteed coverage for life**

**Call [1-866-434-5665] or
visit [GoLong.com] today.**

Dear [Sample A. Sample],

Thank you for requesting the enclosed Decision Guide. This guide was prepared for you to give
you all the information you need to make an informed decision about AARP® Medicare Select
Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

LA25503S2

Feeling confident with your health care may help you enjoy the things you really want to spend time on. So when making a decision, it's important to seek out the experience and expertise to go the distance with you. UnitedHealthcare has provided Americans with quality health care insurance for [\[over 30\]](#) years and is committed to innovative health care solutions for the future. Plus, UnitedHealthcare has offered the only Medicare supplement insurance plans that carry the AARP name for [\[over 10 years\]](#).

A Medicare supplement insurance plan can help you pay some of the out-of-pocket health care expenses not paid by Medicare. Here's information on the money-saving AARP Medicare Select Insurance [\[Plan C\]](#) [\[Plan F\]](#) [\[Plans C & F\]](#):

[CC08XXXXST: Paragraph below prints when letters are untailored or tailored to Select Plan C and Select Plan F]

AARP Medicare Select Insurance Plans offer the same supplemental benefits as traditional plans, but **you pay a lower premium** by using the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays. You'll be covered for the basic benefits — your Medicare Parts A and B co-insurance — as well as skilled nursing facility co-insurance, your Parts A and B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plans C and F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plans C and F, **but your premium is significantly lower!**

[CC08CXXXST: Paragraph below prints when letters are tailored to Select Plan C]

AARP Medicare Select Insurance Plans offer the same supplemental benefits as traditional plans, but **you pay a lower premium** by using the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays. You'll be covered for the basic benefits — your Medicare Parts A and B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. Keep in mind that with Select Plan C, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan C, **but your premium is significantly lower!**

[CC08FXXXST: Paragraph below prints when letters are tailored to Select Plan F]

AARP Medicare Select Insurance Plans offer the same supplemental benefits as traditional plans, but **you pay a lower premium** by using the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays. You'll be covered for the basic benefits — your Medicare Parts A and B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plan F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan F, **but your premium is significantly lower!**

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage — Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Why a Medicare select insurance plan may be right for you.

There are many reasons to consider purchasing a Medicare select insurance plan. You can get help maintaining control over your health care and budget, and a Medicare select insurance plan also lets you enjoy the following:

- **Keep your own doctor.** You may continue to use your own doctor or see a specialist without a referral if he or she accepts Medicare patients and is affiliated with a network hospital.
- **Added security.** Medicare select insurance plans are guaranteed renewable. Your plan may never be cancelled because of your age or health, or the number of claims you make, as long as you pay your premiums on time and give truthful enrollment information. And you can't be singled out for a rate increase based solely on the number of claims you file.
- **Compatibility with Medicare Part D prescription drug coverage.** All Medicare select plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

Reasons to choose an AARP Medicare Select Insurance Plan.

In addition to what all Medicare select insurance plans offer, here are a few good reasons for choosing an AARP Medicare Select Insurance Plan:

- The only Medicare select insurance plans that carry the AARP name.
- Your choice of plans to find one that best fits your needs and budget.
- Stable rates year after year.~
- The customer service and commitment to excellence you deserve. In fact, members surveyed report a 96% satisfaction rate.♦

Once you are enrolled for your AARP Medicare Select Insurance Plan, you can take advantage of the privileges of being an insured member: ‡

- **Nurse HealthLine.** If you have a health question, you can call the Nurse HealthLine. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or listen to any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to fitness classes and equipment that are included with a basic membership at participating fitness centers. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.

- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

‡These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.

[CC18XXXFST: Paragraph below prints when reply by date is on the record layout]

Reply by [XX/XX/XXXX] for your earliest plan start date.

Simply fill out and return the enclosed Application Form. If you would like a clear, easy-to-understand definition of any medical terms you read on the application, just refer to the online medical glossary at www.MedSupGlossary.com. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

Help is available every step of the way.

After you've looked through these materials, if you still have questions, just call [1-866-434-5665], Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. Si usted habla español llame al [1-866-270-9340] de lunes a viernes de 8 a.m. a 5 p.m. o los sábados de 9 a.m. a 5 p.m., hora del este.

Sincerely,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[CC20XXXST: Callout below prints when reply by date is not on the record layout or is in the past]

P.S. Please apply for a [XX/XX/XXXX] start date.

[CC20TXXXST: Callout below prints when reply by date is on the record layout]

P.S. Reply by [XX/XX/XXXX] to start enjoying the lifelong benefits of a Medicare supplement insurance plan.

* Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [December, 2010]; www.uhcmcdsupstats.com or call [1-800-523-5800] to request a copy of the full report.

** As long as you pay your premiums on time and give truthful enrollment information.

~ Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. Infogroup/ORC, "Substantiation of Advertising Claims Concerning

AARP Medicare Supplement Insurance Plans,” [December, 2010]; www.uhcmembersstats.com or call [1-800-523-5800] to request a copy of the full report.

♦ GfK Custom Research NA, “Medicare Supplement Plan Satisfaction Posted Questionnaire,” [9/14/10]; www.uhcmembersstats.com or call [1-800-523-5800] to request a copy of the full report.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. An agent/producer may contact you.

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The services provided by the SilverSneakers program are made available as a courtesy to AARP members, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and are not part of insurance coverage and may be discontinued at any time. AARP and United do not endorse, and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor’s care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [\[1-800-272-2146\]](tel:1-800-272-2146), toll-free, or visit us on the Web at [\[medsupeducation.com\]](http://medsupeducation.com).

Visit [\[GoLong.com\]](http://GoLong.com)

AARP MEDICARE SUPPLEMENT INSURANCE PLANS

Insured by UnitedHealthcare Insurance Company

*{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

**Serenity can start here.
Get help with some of the costs
not paid by Medicare.**

*[CC02XXXXST: Callout below prints when reply by date is on the record layout
(Johnson Box)]*

**Reply by [XX/XX/XXXX]
for your earliest plan start date.**

*[CC02AXXXST: Callout below prints when reply by date is not on the record
layout (Johnson Box)]*

Please apply for a [XX/XX/XXXX] start date.

Join the [2.9 million] members* who have already chosen AARP Medicare
Supplement Insurance Plans

Get coverage for some of the out-of-pocket expenses not paid by Medicare

Keep your own doctor if he or she accepts Medicare patients

Enjoy guaranteed coverage for life**

**Call [1-866-434-5665] or
visit [GoLong.com] today.**

Dear [Sample A. Sample],

Thank you for requesting the enclosed Decision Guide. This guide was prepared for you to give
you all the information you need to make an informed decision about AARP® Medicare Select
Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

LA25504S2

Feeling confident with your health care may help you enjoy the things you really want to spend time on. So when making a decision, it's important to seek out the experience and expertise to go the distance with you. UnitedHealthcare has provided Americans with quality health care insurance for [\[over 30\]](#) years and is committed to innovative health care solutions for the future. Plus, UnitedHealthcare has offered the only Medicare supplement insurance plans that carry the AARP name for [\[over 10 years\]](#).

A Medicare supplement insurance plan can help you pay some of the out-of-pocket health care expenses not paid by Medicare. Here's information on the money-saving AARP Medicare Select Insurance [\[Plan C\]](#) [\[Plan F\]](#) [\[Plans C & F\]](#):

[CC08XXXXST: Paragraph below prints when letters are untailored or tailored to Select Plan C and Select Plan F]

AARP Medicare Select Insurance Plans offer the same supplemental benefits as traditional plans, but **you pay a lower premium** by using the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays. You'll be covered for the basic benefits — your Medicare Parts A and B co-insurance — as well as skilled nursing facility co-insurance, your Parts A and B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plans C and F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plans C and F, **but your premium is significantly lower!**

[CC08CXXXST: Paragraph below prints when letters are tailored to Select Plan C]

AARP Medicare Select Insurance Plans offer the same supplemental benefits as traditional plans, but **you pay a lower premium** by using the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays. You'll be covered for the basic benefits — your Medicare Parts A and B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. Keep in mind that with Select Plan C, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan C, **but your premium is significantly lower!**

[CC08FXXXST: Paragraph below prints when letters are tailored to Select Plan F]

AARP Medicare Select Insurance Plans offer the same supplemental benefits as traditional plans, but **you pay a lower premium** by using the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays. You'll be covered for the basic benefits — your Medicare Parts A and B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plan F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan F, **but your premium is significantly lower!**

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage — Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Why a Medicare select insurance plan may be right for you.

There are many reasons to consider purchasing a Medicare select insurance plan. You can get help maintaining control over your health care and budget, and a Medicare select insurance plan also lets you enjoy the following:

- **Keep your own doctor.** You may continue to use your own doctor or see a specialist without a referral if he or she accepts Medicare patients and is affiliated with a network hospital.
- **Added security.** Medicare select insurance plans are guaranteed renewable. Your plan may never be cancelled because of your age or health, or the number of claims you make, as long as you pay your premiums on time and give truthful enrollment information. And you can't be singled out for a rate increase based solely on the number of claims you file.
- **Compatibility with Medicare Part D prescription drug coverage.** All Medicare select plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.
- **Enjoy guaranteed acceptance. You cannot be turned down for coverage.** You may enroll in any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page*, located in the enclosed booklet. You cannot be turned down for coverage during the six months after enrolling in Medicare Part B at age 65 or older.

Reasons to choose an AARP Medicare Select Insurance Plan.

In addition to what all Medicare select insurance plans offer, here are a few good reasons for choosing an AARP Medicare Select Insurance Plan:

- The only Medicare select insurance plans that carry the AARP name.
- Select from a range of plans to find one that best fits your needs and budget.
- Members have enjoyed stable rates year after year.~
- You'll receive the customer service and commitment to excellence you deserve. In fact, 96% of members surveyed report customer satisfaction.*

Once you are enrolled for your AARP Medicare Select Insurance Plan, you can take advantage of the privileges of being an insured member: ‡

- **Nurse HealthLine.** If you have a health question, you can call the Nurse HealthLine. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or listen to any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to fitness classes and equipment that are included with a basic membership at participating fitness centers. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.

- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

‡ These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.

[CC18XXXXST: Paragraph below prints when reply by date is on the record layout]

Reply by [XX/XX/XXXX] for your earliest plan start date.

Simply fill out and return the enclosed Enrollment Form. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

Help is available every step of the way.

After you've looked through these materials, if you still have questions, just call [1-866-434-5665], Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. Si usted habla español llame al [1-866-270-9340] de lunes a viernes de 8 a.m. a 5 p.m. o los sábados de 9 a.m. a 5 p.m., hora del este.

Sincerely,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[CC20XXXXST: Callout below prints when reply by date is not on the record layout or is in the past]

P.S. Please apply for a [XX/XX/XXXX] start date.

[CC20TXXXST: Callout below prints when reply by date is on the record layout]

P.S. Reply by [XX/XX/XXXX] to start enjoying the lifelong benefits of a Medicare supplement insurance plan.

* Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [December, 2010]; www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report.

** As long as you pay your premiums on time and give truthful enrollment information.

~ Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. Infogroup/ORC, "Substantiation of Advertising Claims Concerning

AARP Medicare Supplement Insurance Plans,” [December, 2010]; www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report.

♦ GfK Custom Research NA, “Medicare Supplement Plan Satisfaction Posted Questionnaire,” [9/14/10]; www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. An agent/producer may contact you.

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The services provided by the SilverSneakers program are made available as a courtesy to AARP members, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and are not part of insurance coverage and may be discontinued at any time. AARP and United do not endorse, and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor’s care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [\[1-800-272-2146\]](tel:1-800-272-2146), toll-free, or visit us on the Web at [\[medsupeducation.com\]](http://medsupeducation.com).

Visit [\[GoLong.com\]](http://GoLong.com)

AARP MEDICARE SUPPLEMENT INSURANCE PLANS

Insured by UnitedHealthcare Insurance Company

*{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}*

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

**Serenity can start here.
Get help with some of the costs
not paid by Medicare.**

*[CC02XXXXST: Callout below prints when reply by date is on the record layout
(Johnson Box)]*

**Reply by [XX/XX/XXXX]
for your earliest plan start date.**

*[CC02AXXXST: Callout below prints when reply by date is not on the record
layout (Johnson Box)]*

Please apply for a [XX/XX/XXXX] start date.

Join the [2.9 million] members* who have already chosen AARP Medicare
Supplement Insurance Plans

Get coverage for some of the out-of-pocket expenses not paid by Medicare

Keep your own doctor if he or she accepts Medicare patients

Enjoy guaranteed coverage for life**

**Call [1-866-434-5665] or
visit [GoLong.com] today.**

Dear [Sample A. Sample],

As a valued plan holder, thank you for taking the time to re-evaluate your Medicare supplement insurance plan needs by requesting the enclosed Decision Guide.

You already know how important it is to pick a partner for your Medicare supplement insurance who has the experience and expertise to go the distance with you. AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), continue to help you move in the right direction toward a healthy future.

LA25507S2

A Medicare supplement insurance plan can help you pay some of the out-of-pocket health care expenses not paid by Medicare. Here's information on the money-saving AARP Medicare Select Insurance [\[Plan C\]](#) [\[Plan F\]](#) [\[Plans C & F\]](#):

[CC08XXXXST: Paragraph below prints when letters are untailored or tailored to Select Plan C and Select Plan F]

AARP Medicare Select Insurance Plans offer the same supplemental benefits as traditional plans, but **you pay a lower premium** by using the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays. You'll be covered for the basic benefits — your Medicare Parts A and B co-insurance — as well as skilled nursing facility co-insurance, your Parts A and B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plans C and F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plans C and F, **but your premium is significantly lower!**

[CC08CXXXST: Paragraph below prints when letters are tailored to Select Plan C]

AARP Medicare Select Insurance Plans offer the same supplemental benefits as traditional plans, but **you pay a lower premium** by using the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays. You'll be covered for the basic benefits — your Medicare Parts A and B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. Keep in mind that with Select Plan C, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan C, **but your premium is significantly lower!**

[CC08FXXXST: Paragraph below prints when letters are tailored to Select Plan F]

AARP Medicare Select Insurance Plans offer the same supplemental benefits as traditional plans, but **you pay a lower premium** by using the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays. You'll be covered for the basic benefits — your Medicare Parts A and B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plan F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan F, **but your premium is significantly lower!**

You may apply for any plan that you are eligible for listed on the *Outline of Medicare Supplement Coverage — Cover Page*. This outline includes an overview of all the plans available in your area as well as important disclosure information. See the enclosed Decision Guide for eligibility, definitions, exclusions and other important information.

Keep in mind, when changing from one AARP Medicare Select or Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan. Regardless of the plan you do choose, you'll continue to enjoy the following:

- **Keep your own doctor.** You may continue to use your own doctor or see a specialist without a referral if he or she accepts Medicare patients and is affiliated with a network hospital.

- **Added security.** Medicare select insurance plans are guaranteed renewable. Your plan may never be cancelled because of your age or health, or the number of claims you make, as long as you pay your premiums on time and give truthful enrollment information. And you can't be singled out for a rate increase based solely on the number of claims you file.
- **Compatibility with Medicare Part D prescription drug coverage.** All Medicare select plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

Reasons to choose an AARP Medicare Select Insurance Plan.

In addition to what all Medicare select insurance plans offer, here are a few good reasons for choosing an AARP Medicare Select Insurance Plan:

- The only Medicare select insurance plans that carry the AARP name.
- Your choice of plans to find one that best fits your needs and budget.
- Stable rates year after year.~
- The customer service and commitment to excellence you deserve. In fact, members surveyed report a 96% satisfaction rate.*

Once you are enrolled for your AARP Medicare Select Insurance Plan, you can take advantage of the privileges of being an insured member: ‡

- **Nurse HealthLine.** If you have a health question, you can call the Nurse HealthLine. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or listen to any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to fitness classes and equipment that are included with a basic membership at participating fitness centers. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

‡These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, are subject to geographic availability and may be discontinued at any time.

[CC18XXXXST: Paragraph below prints when reply by date is on the record layout]

Reply by [XX/XX/XXXX] for your earliest plan start date.

Simply fill out and return the enclosed Enrollment Form. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

Help is available every step of the way.

After you've looked through these materials, if you still have questions, just call [1-866-434-5665], Monday to Friday, 7 a.m. to 11 p.m., and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. Si usted habla español llame al [1-866-270-9340] de lunes a viernes de 8 a.m. a 5 p.m. o los sábados de 9 a.m. a 5 p.m., hora del este.

Sincerely,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[CC20XXXXST: Callout below prints when reply by date is not on the record layout or is in the past]

P.S. Please apply for a [XX/XX/XXXX] start date.

[CC20TXXXST: Callout below prints when reply by date is on the record layout]

P.S. Reply by [XX/XX/XXXX] to start enjoying the lifelong benefits of a Medicare supplement insurance plan.

* Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [December, 2010]; www.uhcmembersstats.com or call [1-800-523-5800] to request a copy of the full report.

** As long as you pay your premiums on time and give truthful enrollment information.

~ Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," [December, 2010]; www.uhcmembersstats.com or call [1-800-523-5800] to request a copy of the full report.

♦ GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," [9/14/10]; www.uhcmembersstats.com or call [1-800-523-5800] to request a copy of the full report.

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. An agent/producer may contact you.

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The services provided by the SilverSneakers program are made available as a courtesy to AARP members, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), and are not part of insurance coverage and may be discontinued at any time. AARP and United do not endorse, and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-800-272-2146], toll-free, or visit us on the Web at [\[medsupeducation.com\]](https://www.medsupeducation.com).

Visit [\[GoLong.com\]](https://www.GoLong.com)

AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by UnitedHealthcare Insurance Company

SERFF Tracking Number: UHLC-128151038 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: LA25503S2
TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010
Product Name: GROUP MEDICARE SELECT PLANS
Project Name/Number: ADVERTISING/LA25503S2

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Statement of Variability	Filed-Closed	Date: 03/19/2012
Comments:		
Attachment:		
AR SOV - Go Long 65+ Select.pdf		

STATEMENT OF VARIABILITY

NOTE #1: All variables listed below do not appear in every letter. This list is a collective explanation of all variables that appear in all submitted letter versions.

NOTE#2: The following copy is just a placeholder to show where the company logo and name will appear in the letter. It is NOT variable copy:

{{AARP Medicare Supplement plans logo here
Insured by UnitedHealthcare Insurance Company}}

Submitted Letter Versions:

LA25503S2
LA25504S2
LA25507S2

VARIABLE COPY	DESCRIPTION
[Sample A. Sample 1234 Main Street Anytown, USA 12345]	Name and address of prospect.
Reply by [XX/XX/XXXX] for your earliest plan start date.	The “Reply by XX/XX/XXXX” will fill with the date that the consumer must apply by in order to get the earliest plan effective date.
Please apply for a [XX/XX/XXXX] start date.	The “apply for a XX/XX/XXXX start date” will fill with the date that the consumer must apply by in order to get the earliest plan effective date.
Join the [2.9 million] members* who have already chosen AARP Medicare Supplement Insurance Plans	[2.9 million] is the current number of AARP members who are enrolled in an AARP Medicare Supplement Insurance Plan.
Call [1-866-434-5665] or Visit [GoLong.com] today.	[1-866-434-5665] is the customer service phone number used for this campaign and will not vary. [GoLong.com] is the website used for this campaign and will not vary.

[Sample A. Sample]	Name of prospect.
UnitedHealthcare has provided Americans with quality health care insurance for [over 30] years and is committed to innovative health care solutions for the future. Plus, UnitedHealthcare has offered the only Medicare supplement insurance plans that carry the AARP name for [over 10 years.]	<p>[over 30] years refers to how many years UnitedHealthcare has been providing health insurance plans to Americans.</p> <p>[over 10 years] refers to how many years UnitedHealthcare has been offering Medicare supplement insurance plans to AARP members.</p>
Here's information on the money-saving AARP Medicare Select Insurance [Plan C] [Plan F] [Plan C & F]:	<p>[Plan C] prints if prospect expressed an interest in Select Plan C when inquiring for more information.</p> <p>[Plan F] prints if prospect expressed an interest in Select Plan F when inquiring for more information.</p> <p>[Plan C & F] prints if prospect expressed an interest in Select Plans C & F when inquiring for more information. Can also print when prospect hasn't expressed an interest in a specific plan.</p>
Reply by [XX/XX/XXXX] for your earliest plan start date.	The "Reply by XX/XX/XXXX" will fill with the date that the consumer must apply by in order to get the earliest plan effective date.
[1-866-434-5665]	Customer service phone number used for this campaign and will not vary.
[1-866-270-9340]	Hispanic customer service phone number used for this campaign and will not vary.
P.S. Please apply for a [XX/XX/XXXX] start date.	The "apply for a XX/XX/XXXX start date" will fill with the date that the consumer must apply by in order to get the earliest plan effective date.

<p>P.S. Reply by [XX/XX/XXXX] to start enjoying the lifelong benefits of a Medicare supplement insurance plan.</p>	<p>The “Reply by XX/XX/XXXX” will fill with the date that the consumer must apply by in order to get the earliest plan effective date.</p>
<p>*Infogroup/ORC, “Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans,” [December, 2010]; www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report.</p>	<p>[December, 2010] is the current date of when the study was conducted.</p> <p>[1-800-523-5800] is the current phone number prospects can call to request a copy of the report.</p>
<p>~ Base rates have increased by less than 6% annually from 2006 through 2010, while varying by specific plan, state and year. Infogroup/ORC, “Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans,” [December, 2010]; www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report.</p>	<p>[December, 2010] is the current date of when the study was conducted.</p> <p>[1-800-523-5800] is the current phone number a prospect can call to request a copy of the report.</p>
<p>♦ GfK Custom Research NA, “Medicare Supplement Plan Satisfaction Posted Questionnaire,” [9/14/10]; www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report</p>	<p>[9/14/10] is the current date of when the questionnaire was conducted.</p> <p>[1-800-523-5800] is the current phone number prospects can call to request a copy of the report.</p>
<p>[1-800-272-2146] [medsupeducation.com]</p>	<p>[1-800-272-2146] is the current phone number prospects can call and [medsupeducation.com] is the current website prospects can visit to request a copy of <i>A Guide to Health Insurance for People with Medicare</i>.</p>
<p>[GoLong.com]</p>	<p>[GoLong.com] is the website used for this campaign.</p>